

Information to identify the case:

Debtor 1	Mark Alan Shaffer	Social Security number or ITIN	xxx-xx-8960
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Christine Anne Shaffer	Social Security number or ITIN	xxx-xx-4438
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23636-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Alan Shaffer

Christine Anne Shaffer

1/29/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Mark Alan Shaffer
Christine Anne Shaffer
DebtorsCase No. 14-23636-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db/jdb +Mark Alan Shaffer, Christine Anne Shaffer, 547 West Main Street, Saxonburg, PA 16056-9343
 cr +Provident Funding Associates, L.P., 11 Parkway Center, #110, Pittsburgh, PA 15220-3614
 13977288 +Ally Bank, Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
 13918340 American Financial, PO Box 513738, Los Angeles, CA 90051-3738
 13918342 Cenlar, PO Box 986, Newark, NJ 07184-0986
 13925928 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13918344 +Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
 14319365 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9741)
 13987051 +Pittsburgh FCU, 317 Brownsville Rd., Pittsburgh, PA 15210-2248
 13918350 Sallie Mae Parent Plus Loan, PO Box 9635, Wilkes Barre, PA 18773-9635
 13918351 Sallie Mae Parent Plus Loan, PO Box 740351, Atlanta, GA 30374-0351

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2020 03:41:39 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13970254 +E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 CERASTES, LLC,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13918341 EDI: RMSC.COM Jan 30 2020 08:18:00 Care Credit/GECRB, P.O. Box 960061,
 Orlando, FL 32896-0061
 13918343 EDI: CHASE.COM Jan 30 2020 08:18:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 13918345 EDI: TSYS2.COM Jan 30 2020 08:18:00 Macy's American Express, PO Box 183084,
 Columbus, OH 43218-3084
 13972982 EDI: NAVIENTFKASMSERV.COM Jan 30 2020 08:18:00 Navient Solutions, Inc., P.O. Box 9640,
 Wilkes-Barre, PA 18773-9640
 13979510 EDI: NAVIENTFKASMDOE.COM Jan 30 2020 08:18:00
 Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 13970354 EDI: PRA.COM Jan 30 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13918346 EDI: RMSC.COM Jan 30 2020 08:18:00 PayPal Credit Services, P.O. Box 960080,
 Orlando, FL 32896-0080
 13918347 E-mail/Text: tvincequerra@chromeacu.org Jan 30 2020 03:42:23
 Pittsburgh Federal Credit Union, PO Box 4519, Carol Stream, IL 60197-4519
 13918348 EDI: NAVIENTFKASMSERV.COM Jan 30 2020 08:18:00 Sallie Mae, PO Box 13611,
 Philadelphia, PA 19101-3611
 13918349 EDI: NAVIENTFKASMSERV.COM Jan 30 2020 08:18:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13918352 +EDI: TSYS2.COM Jan 30 2020 08:18:00 Upromise Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 14748848 +EDI: WFFC.COM Jan 30 2020 08:18:00 Wells Fargo Bank, N.A., Attn: Payment Processing,
 MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001
 14882971 EDI: WFFC.COM Jan 30 2020 08:18:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ally Bank
 cr NATIONSTAR MORTGAGE LLC
 cr Seneca Mortgage Servicing LLC
 cr WELLS FARGO BANK, N.A.
 14055715 ##Seneca Mortgage Servicing LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTALS: 4, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Seneca Mortgage Servicing LLC
andygornall@latouflawfirm.com
Heather Stacey Riloff on behalf of Creditor Provident Funding Associates, L.P.
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Seneca Mortgage Servicing LLC bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor Ally Bank pawb@fedphe.com
Jodi L. Hause on behalf of Creditor Ally Bank jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor Ally Bank pawb@fedphe.com
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Scott B. Lang on behalf of Joint Debtor Christine Anne Shaffer langlaw.lang@gmail.com,
cajeffreyesquire@gmail.com
Scott B. Lang on behalf of Debtor Mark Alan Shaffer langlaw.lang@gmail.com,
cajeffreyesquire@gmail.com

TOTAL: 12